**Email Template**

**Mortgage Letter of Explanation**

Frank Reynolds

3322 Circle Drive

Portland, Oregon 97203

**[Date]**

You Owe Us Lenders

4657 Debt Street

Portland, Oregon 97203

Re: Frank Reynolds,

To Whom It May Concern,

I’m writing this letter to explain the 4-month gap in my unemployment from July to October 20XX. ABC Cinemas, my previous employer, downsized many of their employees in July and I was one of the employees laid-off as a result of this. I was brought on at a new company in October 20XX, XYZ Accounting Inc., and I have been working there and employed ever since. At the moment, I am a full-time employee and in a much better financial situation.

I have attached to this letter my pay stubs and other evidence to help verify and substantiate the information I have listed here.

Thank you for considering my situation. If more information is required, please contact me at +1 503-336-6778, or by email at frankrenolds@email.com.

Sincerely,

Frank Reynolds

signature